UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MASSACHUSETTS

IN RE: BROWN, CYNTHIA	)	CHAPTER 13
Debtor	)	CASE: NO. 10-19354-FJB

NOTICE OF FILING OF AMENDED SCHEDULE J

IN ACCORDANCE with Rule 1009-1, the Debtor hereby serves Notice of this amendment to Schedule J. This amendment is made for reasons set forth on the record of the December 9th, 2010 hearing on the Trustee's Objection to Confirmation of Debtor's First Proposed Plan. The amendment deletes deductions for expenses for: a. Xmas presents/Holiday Gifts: $130.00; b. Legal Expenses/Chapter 13: $64.79; c. Misc. Household Expenses: $100.00; and d. Timeshare Payment: $138.64.

CERTIFICATE OF SERVICE

I, Terrence L. Parker, attorney for the debtor, hereby certifies that a copy of the foregoing Notice of Amendment of the Debtor has been this day served upon the Chapter 13 Trustee, Carolyn Bankowski, via ECF, to the Debtor at her mailing address of record, and all creditors on the following service list in the case by first class mail, postage prepaid or by electronic notice.

Dated: 12/31/2010

Terrence L. Parker, Esq.
Attorney For Debtor
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Cambridge, MA 02138
(617) 491-2265
BBO: # 555277
TParker612@aol.com

B6J (Official Form 6J) (12/07)

IN RE Brown, Cynthia Ann Case No. ______
Debtor(s) (If known)

AMENDED SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	$ 1,705.33
a. Are real estate taxes included? Yes ✓ No ___	
b. Is property insurance included? Yes ✓ No ___	
2. Utilities:	
a. Electricity and heating fuel	$ 694.00
b. Water and sewer	$ 120.00
c. Telephone	$ 120.00
d. Other See Schedule Attached	$ 180.00
	$
3. Home maintenance (repairs and upkeep)	$ 200.00
4. Food	$ 650.00
5. Clothing	$ 350.00
6. Laundry and dry cleaning	$ 150.00
7. Medical and dental expenses	$ 155.00
8. Transportation (not including car payments)	$ 469.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	$ 250.00
10. Charitable contributions	$ 200.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	$
b. Life	$ 30.00
c. Health	$
d. Auto	$ 547.00
e. Other	$
	$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	$
	$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	$
b. Other See Schedule Attached	$ 6,050.00
	$
14. Alimony, maintenance, and support paid to others	$
15. Payments for support of additional dependents not living at your home	$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	$
17. Other Hair Cuts / Personal Care	$ 190.00
Auto Repairs / Car Maintenance	$ 150.00
	$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.	$ 12,210.33

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:
None.

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	$ 13,264.39
b. Average monthly expenses from Line 18 above	$ 12,210.33
c. Monthly net income (a. minus b.)	$ 1,054.06

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AMENDED SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

Other Utilities (DEBTOR)	
Cable Bill	**120.00**
Cat Food	**50.00**
Vet Bill For Two Cats	**10.00**
Other Installment Payments (DEBTOR)	
Credit Cards Husband(Minimum Payment)	**1,700.00**
Car Payment (Husband's Car)	**700.00**
Car Payment (Debtor's Car)	**650.00**
Approximate Amount Not Paid On A Regular Basis To Household	**3,000.00**

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Case Number: 10-19354 **BROWN SERVICE LIST**

Recovery Management Systems Corporation
25 S.E. 2nd Avenue, Suite 1120
Miami, FL 33131

AT&T Universal Card
PO Box 6239
Sioux Falls, SD 57117

Apex Financial Management
1120 W Lake Cook Road
Buffalo Grove, IL 60089

BAC Home Loan Servicing
450 American Street
Simi Valley, CA 93065

BAC Home Loans Servicing, LP
PO Box 15222
Wilmington, DE 19886-5222

Chase Bank
PO Box 15298
Wilmington, DE 19850

Chase Bank
PO Box 78509
Phoenix, AZ 85062

Chase/BankOne
P.O. Box 15145
Wilimington, DE 19580

Citi Auto
2208 Hwy 121
Bedford, TX 76021

CitiFinancial Auto
Bankruptcy Department
P.O. Box 1472
Minneapolis, MN 55440-1472

CitiFinancial Auto
PO Box 9585
Coppell, TX 75019

Citibank
PO Box 6241
Sioux Falls, SD 57117

City Of Brockton
Office Of The Collector Of Taxes
45 School Street
Brockton, MA 02301

Debora Debonis
Massachusetts Department Of Revenue
200 Arlington Street, Rm 4300
Chelsea, MA 02150

Department Stores National Bank/Macys
Bankruptcy Processing
PO Box 8053
Mason, OH 45040

Discover Bank
Dfs Services LLC
PO Box 3025

New Albany, OH 43054-3025

Discover Financial Service
PO Box 15316
Wilmington, DE 19850

Discover Financial Services, LLC
Attn: Bankruptcy Department
PO Box 3025
New Albany, OH 43054

HSBC
Attn: Bankruptcy Department
P.O. Box 5213
Carol Stream, IL 60197

HSBC
PO Box 961245
Fort Worth, TX 76161

Hilco Receivables
Attn: Bankruptcy
1120 Lake Cook Road, Suite B
Buffalo Grove, IL 60089

Internal Revenue Service
120 Liberty Street
Brockton, MA 02301

Internal Revenue Service
P.O. Box 21126
Philadelphia, PA 19114

Macy's
9111 Duke Blvd
Mason, OH 45040

Macy's / FDSB
Attn: Macy's Bankruptcy
PO Box 8053
Mason, OH 45040

Macy's / FDSB
Macy's Bankruptcy
PO Box 8053
Mason, OH 45040

Massachusetts Department Of Revenue
Bankruptcy Unit
P.O. Box 9564
Boston, MA 02114-9564

National Capital Management, LLC.
8245 Tournament Drive
Suite 230
Memphis, TN 38125

USA
Recovery Management Systems Corporation
25 S.E. 2nd Avenue, Suite 1120
Miami, FL 33131-1605

Sears / CBSD
701 East 60th Street N
Sioux Falls, SD 57117

Sears / CBSD
PO Box 6189
Sioux Falls, SD 57117

Sears / CBSD
Sears Bankruptcy Recovery
PO Box 20363
Kansas City, MO 64195

Silverleaf Resorts, Inc.
1221 Riverbend Drive
Suite 120
Dallas, TX 75247

Textron Financial Corporation
40 Westminster Street
Providence, RI 02903

Universal / Citibank
Attn: Centralized Bankruptcy
PO Box 20507
Kansas City, MO 64195

Universal / Citibank
PO Box 6241
Sioux Falls, SD 57117

WF Fin Bank
Wells Fargo Financial
4137 121st Street
Urbendale, IA 50323

Wells Fargo Bank, N.A.
4137 121st Street
Urbandale, IA 50323

Wells Fargo Cards
3201 N. 4th Avenue
Sioux Falls, SD 57104

eCAST Settlement Corporation, assignee
of Chase Bank USA, N.A.
POB 29262

New York, NY 10087-9262
eCAST Settlement Corporation, assignee
of Citibank (South Dakota), N.A.
POB 29262
New York, NY 10087-9262

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